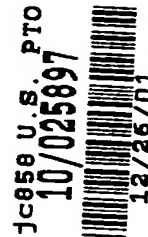


**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

In re Application of :  
Kight et al. : Expected Art Unit: 2164  
:  
Rule 53(b) Continuation of : Expected Examiner:  
: J. Bergin  
Serial No. 09/250,711, filed :  
February 16, 1999 :  
:  
Filed: Concurrently Herewith :



#2  
J. C. Bergin  
2/20/02

**INFORMATION DISCLOSURE STATEMENT**

Honorable Assistant Commissioner  
for Patents  
Washington, DC 20231

Dear Sir:

In accordance with the provisions of 37 C.F.R. 1.56, 1.97 and 1.98, the attention of the Patent and Trademark Office is hereby directed to the references listed on the attached Form PTO-1449. It is respectfully requested that the references be expressly considered during the prosecution of this application, that the references be made of record therein, and that the references appear among the "References Cited" on any patent to issue therefrom.

I certify that this Information Disclosure Statement is being filed within three months of the U.S. filing date OR before the mailing date of the first Office Action on the merits. No Certification or fee is required.

Respectfully submitted,

LALOS & KEEGAN

A handwritten signature in black ink, appearing to read 'Alfred A. Stadnicki', written over a horizontal line.

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Date: December 26, 2001

LIST OF ART CITED BY APPLICANT (PTO-1449)				ATTY. DOCKET NO. <b>3350-031J</b>		SERIAL NO. Rule 53(b) CNT	
				APPLICANT <b>Kight et al</b>			
				FILING DATE <b>Concurrently</b>		GROUP <b>2164</b>	

10/025897  
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U.S. PATENT DOCUMENTS						
EXAMINER'S INITIALS	PATENT NO.	DATE	NAME	CLASS	SUBCLASS	FILING DATE
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EXAMINER'S INITIALS	PATENT NO.	DATE	COUNTRY	CLASS	SUBCLASS	Translation	
						Yes	No

OTHER ART (Including Author, Title, Date, Pertinent Pages, Etc.)	
	Malnig, Anita, "Roundup of Financial Software: Home Accountant", pp. 73-74, II Computing, Vol. 1 No. 3, Feb. 1986.
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	"Home Banking: A Case Study", Robert B. Willemstad pp. 4R 55, Banker's Magazine Nov-Dec. 1984

EXAMINER	DATE CONSIDERED
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EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609; draw line through citation if not in conformance and not considered. Include copy of this form with next communication to Applicant.